Government of Saskatchewan

Annual Report 1987-88

Saskatchewan Consumer and Commercial Affairs

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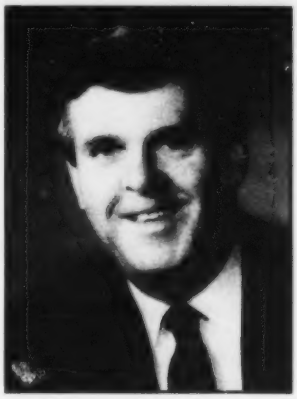


June 24, 1988.

To His Honour,
The Honourable Frederick W. Johnson,
Lieutenant-Governor of the Province of Saskatchewan.

Sir:

I have the honour to submit herewith the Eighth Annual Report of the Saskatchewan Department of Consumer and Commercial Affairs for the fiscal year ended March 31, 1988.

Respectfully submitted,

Ray Meiklejohn

Ray Meiklejohn,
Minister,
Saskatchewan Consumer and Commercial Affairs.

June 24, 1988.

To The Honourable Ray Meiklejohn,
Minister, Saskatchewan Consumer and Commercial Affairs.

Sir:

I have the honour to present the Eighth Annual Report of the Saskatchewan Department of Consumer and Commercial Affairs for the fiscal year ended March 31, 1988.

One of the highlights of the year was the introduction of **The Real Estate Brokers Act, 1987** which established the Saskatchewan Real Estate Commission for licensing and regulating real estate agents and brokers. This legislation marks continued emphasis on industry self-administration with no compromise in consumer protection. As well, the successful Life, Hail and General Insurance Councils have been joined by another industry self-administration model — the Prepaid Funeral Services Council.

The realignment of new co-operative and credit union responsibilities within the Department dovetails into the existing programs being offered to the public. This centralizing of the government's regulatory responsibilities for the financial sector reflects the growing importance of the whole financial services area.

The newly established Saskatchewan Gaming Commission has now assumed responsibility for the licensing and administering of bingos, raffles, "breakopens" and casinos in the province — a function handled by the Department for the last ten years. The Department's changing face also includes the transfer of the Provincial Mediation Board, Office of the Rentalsman and Rent Appeal Commission to the Department of Justice.

The introduction of effective computer access for clients to the Corporations Branch database resulted in 25,000 enquiries on this system. Ongoing improvements in organizational efficiency continue with the computerization of the Department's licensing function.

The Department's diverse programs and services give the opportunity to be in contact with a large percentage of the Saskatchewan public, through business licensing and registering, complaint and enquiry handling and also through education and communication programs.

The Department continues to be a leader in education program and resource material development for both adult and school age consumers. Extensive consultation with industry groups and organizations, notably in the areas of life insurance and personal financial planning, resulted in a number of the Department's new self-help resources.

Many citizens were reached indirectly by innovative programs, such as the Facilitators Program which has now reached nearly 18,000 people and the distribution of over 240,000 Department-produced education and information materials. Our programs continue to be dedicated to the prevention of problems in the marketplace.

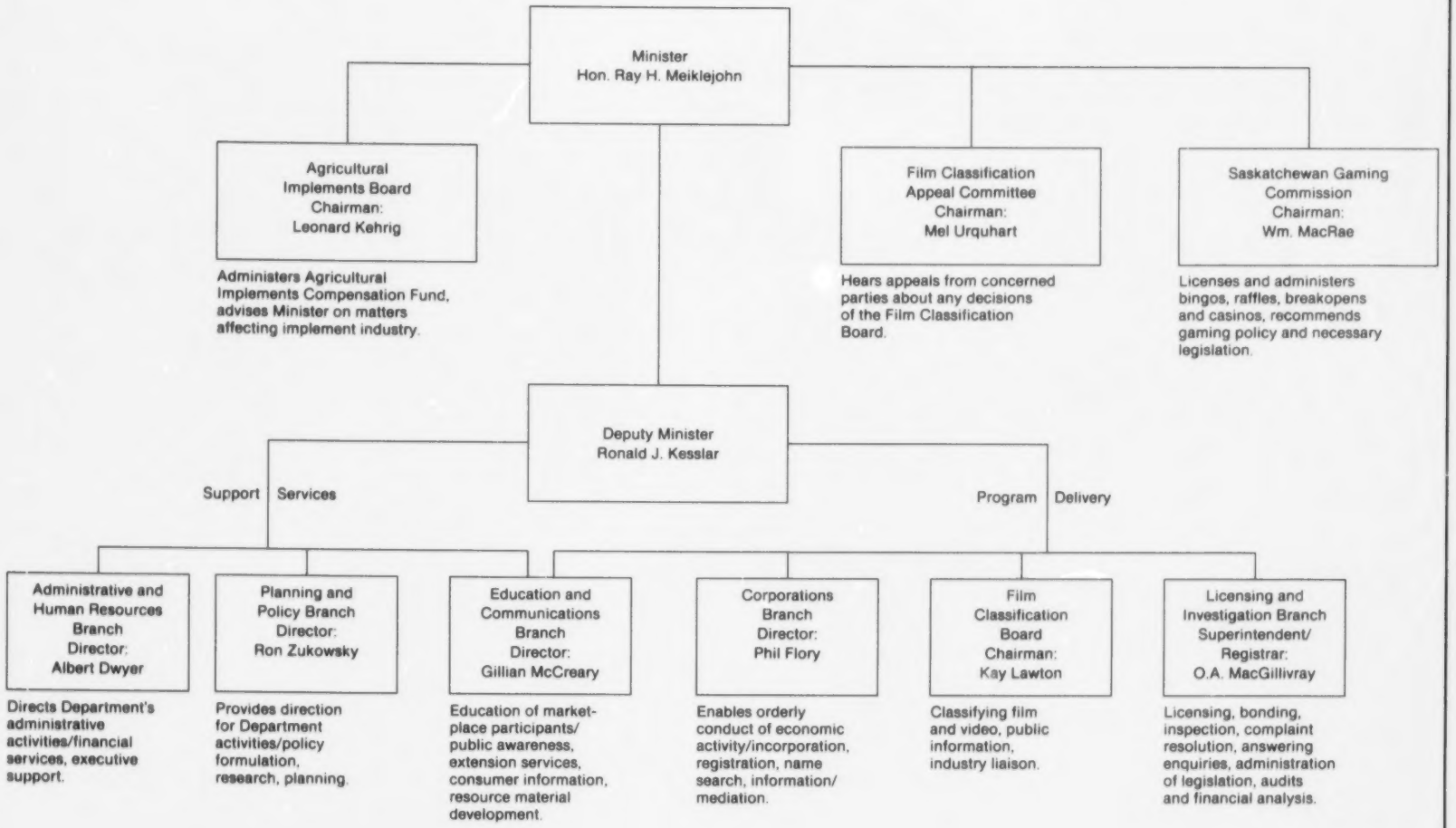
Respectfully submitted,

R. J. Kesslar

Ron Kesslar, Deputy Minister,
Saskatchewan Consumer and Commercial Affairs

Department Mission

"Building a consumer and business environment of fairness, responsibility and competence".


Minister
Hon. Ray H. Meiklejohn
Agricultural Implements Board
Chairman:
Leonard Kehrig
Administers Agricultural Implements Compensation Fund, advises Minister on matters affecting implement industry.
Film Classification Appeal Committee
Chairman:
Mel Urquhart
Hears appeals from concerned parties about any decisions of the Film Classification Board.
Saskatchewan Gaming Commission
Chairman:
Wm. MacRae
Licenses and administers bingos, raffles, breakopens and casinos, recommends gaming policy and necessary legislation.
Deputy Minister
Ronald J. Kesslar
Support Services
Program Delivery
Administrative and Human Resources Branch
Director:
Albert Dwyer
Directs Department's administrative activities/financial services, executive support.
Planning and Policy Branch
Director:
Ron Zukowsky
Provides direction for Department activities/policy formulation, research, planning.
Education and Communications Branch
Director:
Gillian McCreary
Education of market-place participants/ public awareness, extension services, consumer information, resource material development.
Corporations Branch
Director:
Phil Flory
Enables orderly conduct of economic activity/incorporation, registration, name search, information/ mediation.
Film Classification Board
Chairman:
Kay Lawton
Classifying film and video, public information, industry liaison.
Licensing and Investigation Branch
Superintendent/ Registrar:
O.A. MacGillivray
Licensing, bonding, inspection, complaint resolution, answering enquiries, administration of legislation, audits and financial analysis.

Acts Administered by Saskatchewan Consumer and Commercial Affairs, 1987-88

The Agricultural Implements Act
The Auctioneers Act
The Business Corporations Act
The Business Names Registration Act
The Cemeteries Act
The Collection Agents Act
The Companies Act
The Companies Winding Up Act
The Condominium Property Act*
The Consumer Products Warranties Act
The Co-operatives Act (except Part XIX)**
The Cost of Credit Disclosure Act
The Credit Reporting Agencies Act
The Credit Union Act, 1985 (except Part XVIII)**
The Department of Consumer and Commercial Affairs Act
The Department of Co-operation and Co-operative Development Act, s.5 (b,c),10-11**
The Direct Sellers Act
The Family Farm Credit Act**
The Film and Video Classification Act
The Guarantee Companies Securities Act
The Home Owners' Protection Act
The Investment Contracts Act***
The Landlord and Tenant Act*
The Mortgage Brokers Act
The Motor Dealers Act
The Municipal Hail Insurance Act
The Names of Homes Act
The Non-profit Corporations Act
The Partnership Act
The Prepaid Funeral Services Act
The Provincial Mediation Board Act*
The Pyramid Franchises Act
The Real Estate Brokers Act, 1987
The Religious Societies Land Act
The Residential Tenancies Act*
The Sale of Training Courses Act
The Saskatchewan Co-operative Credit Society Limited and Saskatchewan Co-operative Financial Services Limited Act **
The Saskatchewan Insurance Act
The Trust and Loan Corporations Act
The Unsolicited Goods and Credit Cards Act

* These Acts transferred to the Department of Justice as of June 1, 1987.

** These Acts transferred to the Department from the former Department of Co-operation and Co-operative Development as of March 31, 1987.

*** This Act transfers to the Saskatchewan Securities Commission as of May 4, 1988.

Acts Administered in Part by or Establishing a Function for the Department, 1987-88

- * The Accredited Public Accountants Act, s.39-42,45
- ** The Agricultural Leaseholds Act, s.5-10
- * The Agrologists Act, s.38,40-46
- * The Architects Act, s.41,44-46
- * The Association of School Business Officials of Saskatchewan Act, s.31-33
- * The Canadian Institute of Management (Saskatchewan Division) Act, s.16
- * The Certified General Accountants Act, s.40-43
- * The Chartered Accountants Act, 1986, s.36,39-40
- * The Chiropody Profession Act, s.36, 39-42
- * The Chiropractic Act, s.27-30
- * The Community Planning Profession Act, s.51,54-56
- * The Dental Profession Act, 1978, s.60,62-64
- * The Dental Technicians Act, s.14,17-19
- * The Dental Therapists Act, s.34,35,37
- * The Denturists Act, s.36,38,40,41
- * The Engineering Profession Act, s.60,61,64-66
- ** The Farm Security Act, s.3-7
- *** The Home Energy Loan Act
- ** The Land Contracts (Actions) Act, s.3
- ** The Land Titles Act, s.134
- * The League of Educational Administrators, Directors and Superintendents Act, s.36-41
- * The Legal Profession Act, s.98,101,103
- **** The Libel and Slander Act, s.18,21-24
- ** The Limitation of Civil Rights Act, s.24
- * The Management Accountants Act, s.35,38-41
- * The Medical Profession Act, 1981, s.87,88,92-94
- * The Naturopathy Act, s.20
- * The Opthalmic Dispensers Act, s.36,38,40,41
- * The Optometry Act, s.48,51-53
- * The Osteopathic Practice Act, s.21,24-27
- * The Pharmacy Act, s.113,115,118-120
- * The Physical Therapists Act, s.20
- * The Professional Dieticians Act, s.12,15-17
- * The Psychiatric Nurses Act, s.22,25,27,28
- * The Registered Music Teachers Act, s.13,16-19
- * The Registered Nurses Act, 1978, s.15-18
- * The Registered Occupational Therapists Act, s.24,27-29
- * The Registered Psychologists Act, s.18,21-23
- * The Registered Social Workers Act, s.22,25
- * The Rural Municipal Administrators Act, s.28,31-33
- * The Saskatchewan Embalmers Act, s.51,54-56
- * The Saskatchewan Land Surveyors Act, s.60,63-65
- ** The Tax Enforcement Act, s.25,26,31
- * The Teachers' Federation Act, s.32,49,50
- * The Urban Municipal Administrators Act, s.36,39-41
- * The Veterinarians Act, s.21,22,25-27
- * The X-Ray Technicians Act, s.19,22-24

* The Department receives copies of bylaws and membership lists, oversees bylaws and submits bylaws to the Legislature.

** This Act establishes a function for the Provincial Mediation Board. As of June 1, 1987 this function transferred to the Department of Justice.

*** The Registrar under the Act is from the Department of Consumer and Commercial Affairs.

**** The Department receives annual returns of newspaper titles, proprietors, editors and publishers.

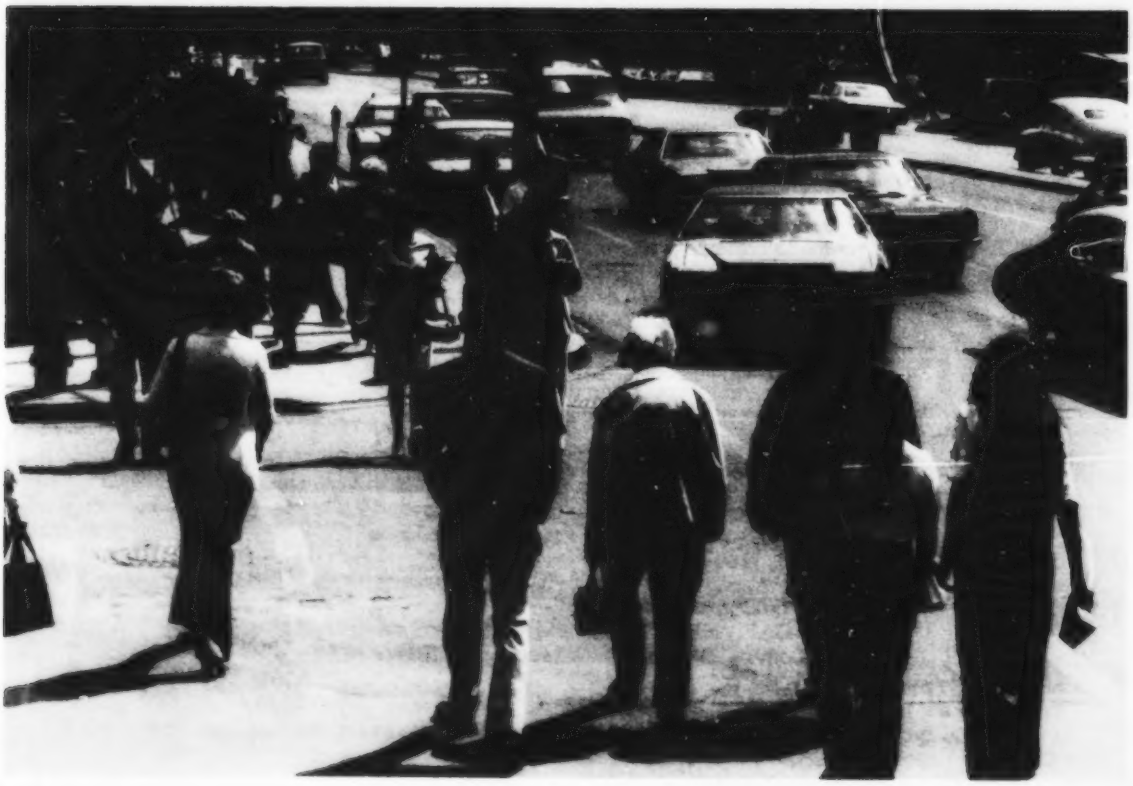
Federal Acts Administered in Part by or Establishing a Function for the Department

Bankruptcy Act, Part X (Orderly Payment of Debts)*
Criminal Code: Lottery Licensing (Sec. 190)**
Tax Rebate Discounting Act (Sec. 6)***

* This function transferred to the Department of Justice as of June 1, 1987.

** This function transferred to the Saskatchewan Gaming Commission as of September 1, 1987.

*** This function transferred to Consumer and Corporate Affairs Canada as of October, 1987.



Administrative and Human Resources Branch

The Administrative and Human Resources Branch directs and controls the Department's administrative activities, co-ordinates staff training and provides support services to other Branches, Boards and Commissions within the Department.

Personnel

The Branch is responsible for providing expertise and assistance in staffing, classification, as well as liaison with payroll and handling and processing of all personnel-related documentation.

Financial

The Branch assists the Department in the management and accounting of its revenues and expenditures.

It is responsible for authorizing and making payments out of the Department's appropriation in accordance with established financial policy, budgetary restrictions and legislative authority. All expenditure requests are reviewed to ensure adequate funds exist in the appropriation and are then processed for payment. The Branch also maintains records of the Department's expenditures and revenues and provides forecasts to the Department of Finance on these activities.

In addition, the Branch is responsible for developing and improving the Department's financial and accounting procedures. The Branch reviews the Provincial Auditor's reports and ensures that action is taken on any problem areas.

Grants to the Consumers' Association of Canada, Cemetery Companies in Default and the Saskatchewan Gaming Commission are administered by this Branch.

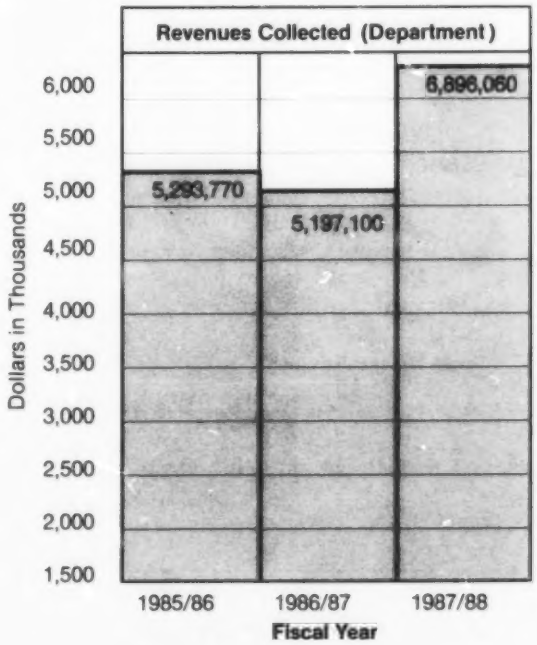
The Branch administers and prepares financial statements on The Agricultural Implements Compensation Fund.

The Branch also manages and administers three commercial cemeteries.

Assistance and co-ordination are provided in the preparation of the Department's annual budget and estimates. In addition, the Branch is responsible for preparing replies to Questions and Returns during the Legislative Sessions.

Revenues Collected

	1985-86	1986-87	1987-88
Administrative Services	11,020	14,460	4,700
Licensing and Investigation	3,321,820	3,308,090	798,610
Education and Communications	—	—	400
Film Classification Board	50,780	21,740	28,000
Corporations	1,672,300	1,852,810	2,895,440
Saskatchewan Gaming Commission	—	—	3,168,910
Saskatchewan Securities Commission	237,950	—	—
	$5,293,770	$5,197,100	$6,896,060



During the year under review, the Branch also processed 2,325 revenue refunds totalling $135,780.

Expenditures Processed

	1985-86	1986-87	1987-88
Amounts	$5,419,140	$5,174,190	$5,435,290

Comparisons of "Actuals" to Estimated Expenditures (in thousands)

Program	1987-88 Estimates	1987-88 Actuals	Over (Under) Variance	%	Explanation
Administrative and Human Resources	$ 815.4	$ 866.7	$ 51.3	6	1
Planning and Policy	173.8	173.5	(0.3)	–	
Education and Communications	741.5	717.6	(23.9)	(3)	
Licensing and Investigation (including Gaming Commission)	1,989.8	1,847.4	(142.4)	(8)	2
Film Classification Board	124.7	99.2	(25.5)	(26)	3
Corporations	898.3	1,023.3	125.0	12	4
Grant - C.A.C.	10.0	10.0	–	–	
Grant - Cemeteries in Default	25.0	25.0	–	–	
Property Management Corporation	638.1	650.2	12.1	2	
Executive Council - Statutory	28.3	22.3	(6.0)	(27)	5
Department Totals	5,444.9	5,435.2	(9.7)	(0.2)	

Expenditures Processed - Explanation of Differences of 5% or More

1. Increased costs associated with introduction of new computer system.
2. Reduction in costs due to vacant positions and delay in the establishment of the Gaming Commission.
3. Reduction in program costs due to inter-provincial agreement on film and video classification not materializing.
4. Increased salary costs as well as increased computer costs associated with program, and the introduction of charges for *Gazette* Notices.
5. Change in Ministers resulted in savings.

Support Services

The support services managed by the Branch and provided to the Department are: procurement and maintenance of equipment, furniture, supplies and vehicles; mail and telephone services; co-ordination of parking and space requirements.

Corporations Branch

The Branch administers the following legislation:

The Business Corporations Act
The Business Names Registration Act
The Companies Act
The Companies Winding Up Act
The Co-operatives Act
The Credit Union Act, 1985
The Names of Homes Act
The Non-profit Corporations Act
The Partnership Act

The Corporations Branch incorporates Saskatchewan-based business corporations and non-profit corporations. The Branch registers extra-provincial business and non-profit corporations enabling them to conduct their business or activities in Saskatchewan. It also registers the business names under which unincorporated sole proprietorships and partnerships operate.

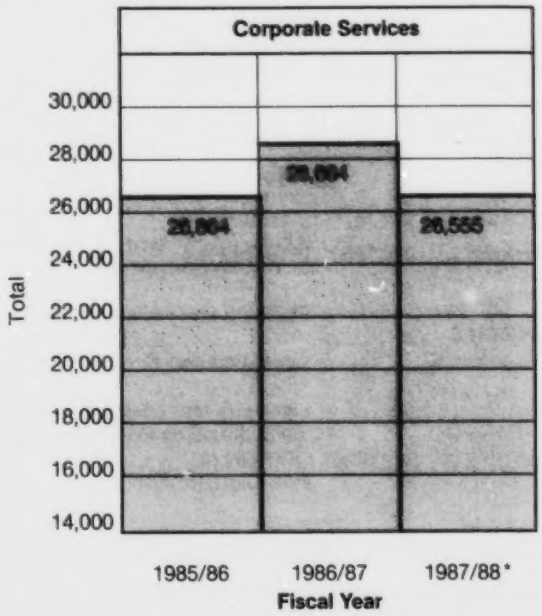
In addition, the Corporations Branch maintains a registry of "names" to ensure that names identical or very similar to existing registered names are not used by new entities. This prevents confusion or deception in the use of names in the marketplace and protects goodwill and reputations that have been built up by particular names.

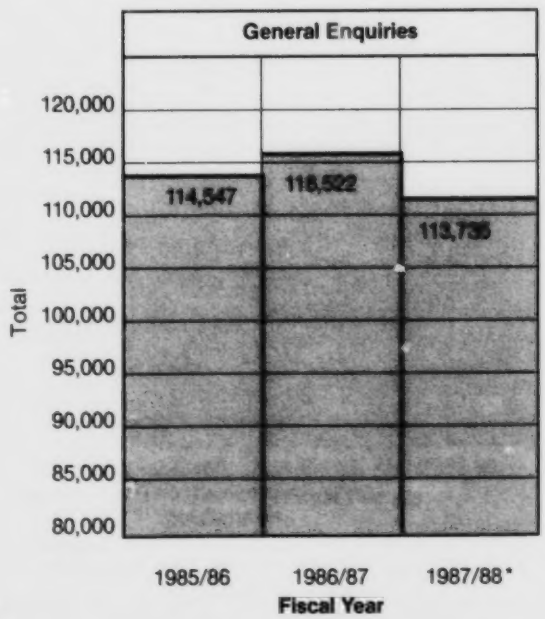
An up-to-date, retrievable and reproducible repository of information on business and non-profit corporations and unincorporated business entities is maintained by the Branch. This information can be obtained by the public upon request -- in person, by telephone or by mail and by direct access to the corporate database. Direct access to the information is available to anyone who has a personal computer, modem and telecommunications package. Using the direct access method provides clients with the information at their finger tips for a moderate charge.

Lists of the membership and bylaws of 40 "professional associations" such as those of accountants, music teachers, doctors and lawyers are kept by the Branch.

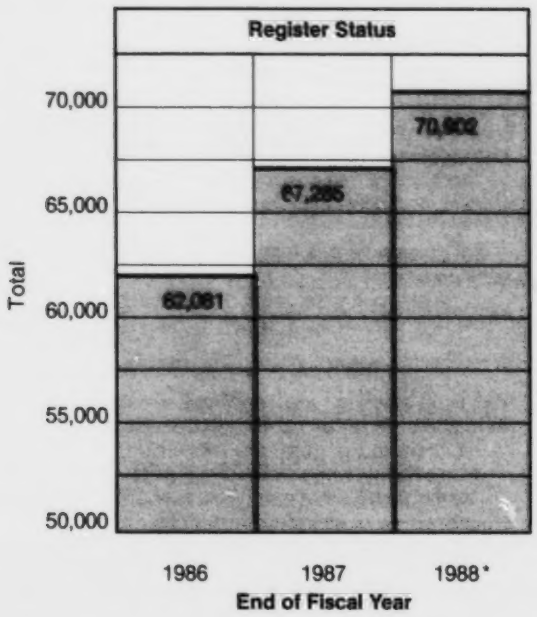
A registry of co-operatives and credit unions incorporated or registered in Saskatchewan is maintained by the Branch.

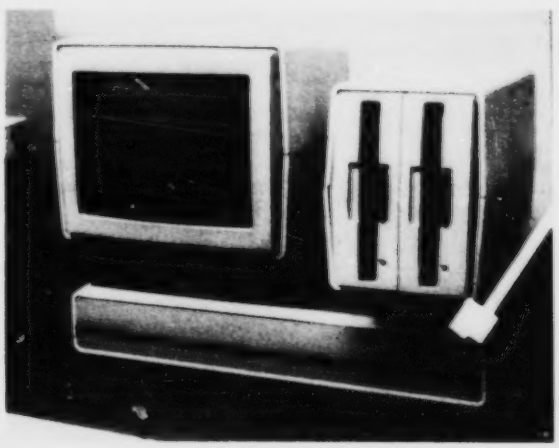
Levels of Activity





*** These figures include co-operatives and credit union statistics.**





*** Includes co-operatives and credit unions.**

Statistical Summary

Branch Services	1985-86	1986-87	1987-88*
Corporate Services:			
New Business Corporations Incorporated and Registered	3,923	4,453	4,122
New Co-operatives Incorporated and Registered	—	—	60
New Non-profit Corporations Incorporated and Registered	516	465	413
New Business Names Registered	5,698	5,930	4,997
Name Availability Searches	16,727	17,816	16,963
Totals	**26,684**	**28,664**	**26,555**
General Enquiries (Corporations)	114,547	116,522	113,735

*** Includes co-operatives and credit unions.**

Register Status	March 31, 1986	March 31, 1987	March 31, 1988*
Saskatchewan Corporations on Register	29,543	31,008	31,390
Extra-provincial Corporations on Register	6,507	6,712	6,938
Total Corporations on Register	**36,050**	**37,720**	**38,328**
Non-profit Saskatchewan Corporations on Register	4,675	4,729	4,763
Non-profit Extra-provincial Corporations on Register	33	38	39
Total Non-profit Corporations on Register	**4,708**	**4,767**	**4,802**
Saskatchewan Co-operatives on Register	—	—	1,143
Extra-provincial Co-operatives on Register	—	—	30
Total Co-operatives on Register	**—**	**—**	**1,173**
Saskatchewan Credit Unions on Register	—	—	212
Extra-provincial Credit Unions on Register	—	—	78
Total Credit Unions on Register	**—**	**—**	**290**
Total Business Names on Register	**21,323**	**24,798**	**26,309**
Totals	**62,081**	**67,285**	**70,902**

*** Includes co-operatives and credit unions.**

Education and Communications Branch

The Branch delivers programs and resources across the province and provides a support service within the Department. Education and information programs are designed to increase the knowledge and awareness of both buyers and sellers with regard to their rights and responsibilities in the marketplace and to improve consumer decision-making and life skills.

Ongoing programs are required and increasing in demand to meet the needs of consumers and business in a rapidly changing and complex marketplace.

Education and Extension Activities

In order to provide Saskatchewan residents of all ages with learning opportunities and resources, the Branch has developed a number of programs combining creative, innovative approaches and extensive co-operation with community groups and the private sector. Program emphasis continues to be on training others (industry representatives, community professionals, etc.) to deliver programs directly to the public and to various clients.

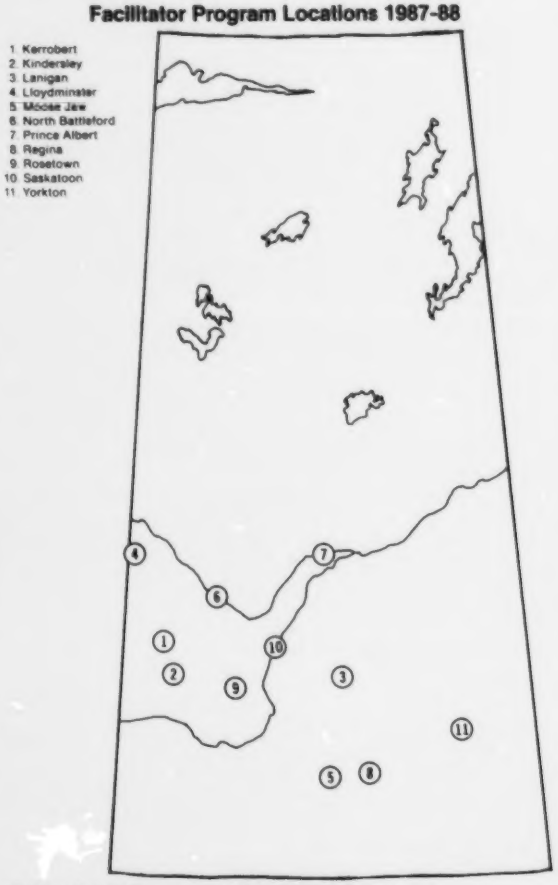
The Consumer Education Facilitators Program
Since the program's beginning in 1983, volunteer facilitators have been providing direct delivery of consumer education programs on topics including money management, consumer law, advertising, food buying and cutting costs skills. The program has been popular with community, business, professional and special needs groups, churches, schools and social agencies. Programs in Regina and Saskatoon have been expanded to Lanigan, Prince Albert, North Battleford, Moose Jaw, Kindersley, Lloydminster, Rosetown, Kerrobert and Yorkton. Promotional activities included direct mailing to special groups in these areas, print and radio ads, extensive use of cable TV and interviews with news media, as well as the Department's existing communication tools.

With a complement of 50 active volunteer facilitators, the Department has been able to extend consumer education to many more citizens. Since the program's inception, 779 programs have been completed and 17,749 people have attended.

During the year, Northern and Southern Co-ordinators held regular meetings for information sharing and skill upgrading as well as training sessions for new facilitators. Newsletters from the co-ordinators have become a regular monthly feature.

More For Your Money: Marketplace Cost-Cutting Tips - 50 separate factsheets providing money saving ideas in the areas of: Food, Housing, Clothing, Transportation and Special Events were produced. These will form the base of short seminars delivered by the facilitators. A facilitator training manual was developed as an addition to the program's Policy and Procedures Manual.

Facilitator Program Locations 1987-88



Other Adult Consumer Education Programs
The distribution of *Consumer Survival Skills for Today* included all Adult Basic Education (ABE) programs across the province as well as upon request to a range of other "special education" groups. This five unit resource is designed to help increase students' ability to function effectively in the marketplace and to provide the core of a consumer education lifeskills course. Promotion took the form of workshops and seminars, consultative services and meetings in the community college/technical institute system.

In other extension activities, staff also provided workshops to those people who are in a professional capacity to "pass-on" or extend the training to others, providing a multiplier effect.

Co-operative Programs with Industry
In co-operation with the Life and Health Insurance industry, the Branch has developed an innovative public education program based on the principles of the existing Facilitators Program. This new program involves recruiting and training volunteers from the insurance industry to deliver general information seminars and workshops in life insurance. This program will be available on a limited basis as a pilot project in Regina, Saskatoon and Yorkton.

An education kit, *Life Insurance Basics: A Self-Help Workbook for Consumers* was developed in consultation with the industry, to be used as a base for the Life Insurance seminars as well as by individual insurance consumers. A supplementary resource book accompanies the workbook and a training manual is being developed.

A new resource, *Money: Introduction to Financial Planning and Investments* was planned to meet the increasing demand for up-to-date, reliable financial planning information.

This new resource is being developed in co-operation and consultation with Saskatchewan credit unions, the Canadian Bankers' Association, credit grantors, Consumers' Association of Canada and a number of financial experts in the area, including practising financial planners.

In addition, information and program material (Marketplace) as well as original research material were provided to such groups as TiSask (Tourism Industry Association of Saskatchewan) and the Canadian Employment Centre, Estevan for their customer relations project.

Consumer Education in the Schools
The Branch liaises with the Department of Education to provide for and develop areas of co-operation and consultation.

"Grades 1-6 Consumer Education Integration Guides" for the Social Studies Curriculum were completed and a total of 13,851 were distributed to classroom teachers, directors of education, school librarians and federal Indian Affairs schools. A promotional tour of 43 Directors of Education or Superintendents of Instruction took place, covering a teacher population of 7,750 and a school population of 129,651. Three teacher in-service programs were delivered. Promotional articles were published in the Department of Education *Chronicle*, the STF *Bulletin* and Special Subject Council newsletters, *Perspective* and *The Medium*.

The Branch co-operated with CBC-TV, Halifax, to develop an entertaining/informative half-hour consumer show "MoneyPenny", for Canadian young people ages 8-14.

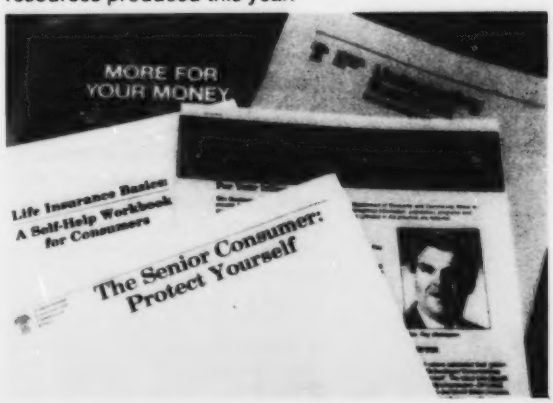
A consumer education magazine, *MoneyPenny*, is being developed by the Branch for Grades 6-9 students and teachers to tie in with the television program. Comprised of quizzes, games, information, etc. the magazine will focus on money management and decision-making.

Life Preparation: Economic Lifeskills Education, a draft course concept was developed by the Branch for consideration by Saskatchewan Education. This outline has received strong positive response from industry, business, educators, parents and elected officials.

The Consumer Education issue of *The Consumer Times* was published and distributed to schools. In addition, many education and information materials were sent to teachers in response to direct requests.

Resource Development
Work in the field continued for purposes of needs assessment, promotion of resources and services of the Department, promotion of consumer education and the testing and evaluation of developed resources.

New and existing resources are made available to individuals and groups across the province to a variety of targets: community and professional group leaders, educators, provincial associations, business groups, seniors, special needs groups and youth. *Pornography: A Guide to Family and Community Education, Consumer Be Aware: Your Rights and Responsibilities in the Marketplace, In Two Acts: Consumer Protection in Saskatchewan* (videotape) are examples of self-help resources produced this year.



Communications Programs

Communications activities were designed to inform the public on consumer and commercial issues as well as the Department's programs and services. Initiatives were taken to address and clarify the changing issues of the Saskatchewan marketplace.

The Department's public newsletter, *The Consumer Times*, regularly continues to supply practical consumer advice and information about the Department. *The Business Corner*, a quarterly, provides Saskatchewan business people with current marketplace information. Legislation, programs and government policies which may affect business operations are featured. *Of Consuming Interest*, the Minister's regular column, is picked up by about two-thirds of Saskatchewan weeklies. It uses a question and answer format to help people prevent or solve marketplace problems.

A significantly revised *Home Renovations Kit* (a package of self-help materials) was developed and

distributed. Included was a new series of building-related sheets, *Home Savers*, on preserved wood foundations, roofing, siding and insulation. A fact sheet on home security is being written. A print media campaign was launched to promote the package. Requests and response from the public were heavy, leading to a distribution of 6,418 kits.

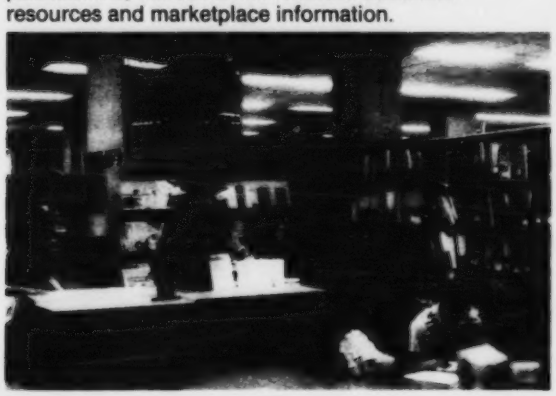
Other promotions included a media tour of ten larger centers with radio or TV outlets to publicize the consumer law package *Consumer Be Aware*.

Consumer Week in October provided an opportunity to promote better consumer and business understanding of one another's rights and responsibilities. The highlight of the week featured the seventh annual Consumer Award of Excellence ceremony. Betty Pearson of Saskatoon was honoured for her outstanding voluntary contributions to provincial consumers.

Responsibility for the Department's media relations, print requirements and general communications strategies continued. Support provided to the Minister's office, the Deputy's office and to other Branches included development of speeches and news releases, preparation of project proposals and accomplishment papers, photography, provision of editorial services and public relations consultations as well as co-ordination of news conferences.

Consumer Information Centre

The Consumer Information Centre, located in Regina, is a central clearing house for educational resource materials to teachers, consumers, businesses, community groups and professional organizations across the province. The Centre continues to be the public's point of contact for requests for Department publications, consumer/commercial education resources and marketplace information.



Marketplace Database
The Branch continued to supply updates to public and regional libraries (20 in all) for their consumer product information files.

The direct product information consulting service was phased out in November. The new approach made marketplace information available to Saskatchewan residents through the library distribution mechanism or by a new self-help system at the CIC (Consumer Information Centre). The focus of the marketplace database has shifted to include more issues and trends. These changes have meant a significant increase in walk-in traffic to the Centre and a reorganization of space, staff and procedures.

Library Locations for Department Marketplace Information

1. Estevan - Public
2. Lloydminster - Public
3. Meadow Lake - Branch - Regional
4. Melfort - Public
5. Melville - Public
6. Moose Jaw - Public
7. Moose Jaw - Palliser Regional
8. North Battleford - Public
9. North Battleford - Lakeland Regional
10. Prince Albert
11. Prince Albert - Wapiti Regional
12. Regina Public
13. Saskatoon - Public Branch
14. Saskatoon - Wheatland Regional
15. Swift Current
16. Swift Current - Chinook Regional
17. Weyburn - Public
18. Weyburn - Southeast Regional
19. Yorkton - Public
20. Yorkton - Parkland Regional
SASKATOON
REGINA
MOOSE JAW

Enhancement of the Consumer Education Collection
New print and audio-visual materials were identified, ordered and integrated into the consumer education collection. The number and variety of resources available on loan provide valuable assistance to teachers and group leaders. During the year the CIC lent 2,358 education resources (films, kits, videos) to educators across the province.

A starter collection (a core of economic lifeskills/ consumer education materials) for educators were selected and ordered. This collection will be promoted with Department of Education regional offices, superintendents, school boards, teachers, universities, regional colleges, and technical schools as examples of resources they might wish to order.

A bibliography of the CIC collection of books, films, teaching kits, audio and visual cassettes and simulation games is being developed and will be computerized.

Displays
Displays were provided on the following occasions:

Family Service Bureau Conference (Regina and rural)
Home Economics Teachers' Association Conference (Melville)
Saskatchewan Business Education Teachers' Association Conference (Prince Albert)
Wascana Institute, Business Division (Regina)
CAC Annual Meeting (Swift Current)
Seniors Forum (Regina)
Consumer Award of Excellence Ceremony (Regina)
Northern Technical Institute (Prince Albert)

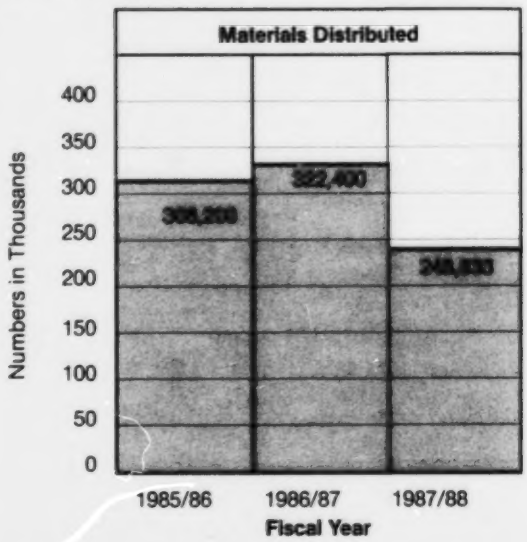
There are now two table top displays designed for use as "travelling displays" that can be sent out to organizations and groups.

Tours were also conducted in the CIC for high school students, Credit Union Financial Information Centre and facilitators as well as for numerous teachers/ educators.

Distribution of Materials
Distribution of Department-produced material is ongoing through Branch programs (workshops and seminars, Facilitators Program, Customer Relations Program, Marketplace Database, library extension, displays and direct requests) and through the use of the Branch's comprehensive mailing list of client groups, agencies and individuals.

Several comprehensive mail-outs were completed during the year to the appropriate agencies/individuals on our mailing lists including: ABE material, book bags, bookmarks, *Home Renovations Kit*, Department poster, *Facilitators Program*, Division I and II materials, *Spending Planner, Consumer Be Aware*. Numerous other brochures and buylines often accompanied the above.

During the year the total number of materials distributed to the public through programs, mail-outs and in response to requests was 248,833 items.



Statistics

Branch Services	1985-86	1986-87	1987-88
Number of Education/Extension Programs	188*	284*	244*
Requests, Consumer Information Centre	9,689	10,350	5,441**
Consumer Product Information Topics	10,357	11,409	5,616**
Resource Material Loans	2,311	2,452	358
Total Number of Department Resource and Information Materials Distributed	308,200	322,400	248,833**

* Includes Facilitators Program, Customer Relations Program, CIC tours, and other sessions conducted by staff.

** Reflects phasing out of direct product information to the public. Marketplace information is now distributed through the library system.

Film Classification Board

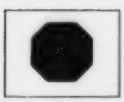
Under the authority of **The Film and Video Classification Act**, the Film Classification Board classifies all films (motion pictures) intended for public viewing and all videocassettes rented or sold through retail outlets in Saskatchewan.

The legislation calls for the following classification categories for both pictures and video materials.

GENERAL Material is suitable for all ages. The videocassette color sticker is **green**.

PARENTAL GUIDANCE (Suggested) Material may be of more mature content than "General". Parental guidance is suggested, but children are permitted unsupervised access. Videocassettes have a **yellow** sticker.

PARENTAL ACCOMPANIMENT (Required) Persons under 14 years of age must be accompanied by a parent. The material contains more graphic and intense scenes and language. All video material in this classification has an **orange** sticker.



RESTRICTED Only persons 18 years of age or older may view these films in a public theatre or buy or rent these materials at a video retail outlet. Graphic scenes and/or language are contained in these materials. "Restricted" videocassettes are identified with a **red** sticker.

In addition to the classifications, warning captions may be used to describe the content of film and video material:

Violence
Brutal Violence
Frightening Scenes
Horror
Sexual Content
Explicit Sex
Nudity
May Offend Some
Coarse Language
Profane Language
Not Suitable for Children

For the past two years, the video industry has been required to sticker its products with colour-coded classification symbols. To assist with this process, the Board made catalogues listing titles, classification symbols and warning captions available to each of the registered video outlets.

The monthly mailouts listing new films classified by the Board continue to be sent to the registered movie theatres across the province.

In order to facilitate the transition to this relatively new system the Board:

- consulted with industry on the transition process;
- prepared and revised a catalogue of videocassette titles, with periodic updates;
- sent information to all theatres, video retailers and wholesalers and distributors;
- reviewed advertisements by theatres;
- conducted field visits throughout the province to evaluate effectiveness of programs, and;
- continued sending out posters, factsheets and brochures to existing and new businesses involved in film and video material.

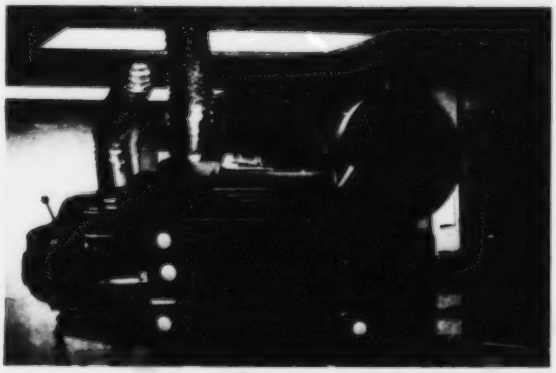
The Board has also held discussions with other provincial jurisdictions about joint classification of materials and sharing of these classifications.

During the year under review, the Film Classification Board classified a total of 197 films and 2,914 videocassettes for a total of 3,111 items.

Films and Video Materials Viewed by Category under The Film and Video Classification Act

	Films 1986-87	Films 1987-88	Video Materials 1986-87	Video Materials 1987-88
General	12	6	5,786	1,380
Parental Guidance	74	75	4,545	906
Parental Accompaniment	75	70	1,379	374
Restricted	62	46	2,219	230
Disapproved	0	0	18	24
Total	**223**	**197**	**13,947**	**2,914**

Film and Video Classification in Saskatchewan
SASKATCHEWAN FILM & VIDEO CLASSIFICATION
Saskatchewan Consumer and Commercial Affairs



Licensing and Investigation Branch

The Licensing and Investigation Branch administers the following legislation:

The Agricultural Implements Act
The Auctioneers Act
The Cemeteries Act
The Collection Agents Act
The Consumer Products Warranties Act
The Co-operatives Act
The Cost of Credit Disclosure Act
The Credit Reporting Agencies Act
The Credit Union Act, 1985
The Direct Sellers Act
The Guarantee Companies Securities Act
The Mortgage Brokers Act
The Motor Dealers Act
The Municipal Hail Insurance Act
The Prepaid Funeral Services Act
The Pyramid Franchises Act
The Real Estate Brokers Act, 1987
The Religious Societies Land Act
The Sale of Training Courses Act
The Saskatchewan Insurance Act
The Trust and Loan Companies Licensing Act
The Unsolicited Goods and Credit Cards Act

Consumer complaints are mediated between buyer and seller to arrive at a mutually satisfactory resolution of the problem. The majority of justified consumer complaints are satisfactorily resolved through mediation. Practical advice is given both before and after the purchase has been made. Enquiries from consumers and businesses requesting information on the Acts administered as well as marketplace issues and problems are also handled.

Licensing

The Branch receives, processes and issues licences and ensures that consumers can identify the seller, can be assured of their legal rights under each licensing statute, and can take remedial action against sellers who do not comply with the statutes or those who breach a contract.

To ensure that monetary redress is available to consumers, the majority of licensing statutes require a penal bond to be posted by the seller. The bond monies are available to settle outstanding claims or otherwise compensate consumers if they are victimized by a seller or if a company goes into bankruptcy. A penal bond is not required under **The Real Estate Brokers Act**; however, contributions to the Real Estate Compensation Fund are a prerequisite to registration and provide protection similar to that provided by a penal bond.

Bonds which were forfeited under various licensing statutes are now held by the Branch. During the year, bond monies were paid out and/or court judgements satisfied totalled $87,990.26.

The Branch is responsible for the enforcement of the licensing statutes.

Complaints of non-compliance of licensing requirements are also investigated. Regular audits and field work are done by auditors and investigative staff.

Working with Industry

Amendments to **The Saskatchewan Insurance Act** allowed the Lieutenant-Governor-in-Council to set up insurance councils, a new direction in self-administration by industry groups.

The General Insurance Council, Hail Council and Life Council have been established and operating since 1986 and are working well.

The Prepaid Funeral Services Act was proclaimed in 1987 and established an industry self-administration Council to register and monitor that segment of the funeral services industry and provide rescission rights and trust provisions to consumers. The Council is working well.

The Real Estate Brokers Act, 1987 established the Saskatchewan Real Estate Commission. This Commission has the responsibility of registering real estate brokers and salespersons in the province, administering the compensation fund and overseeing the general practices of the industry. An appeal of Commission's decisions can go to the Superintendent of Insurance and ultimately to the courts. The Commission's bylaws (their operational authority) are filed with the Lieutenant-Governor-in-Council, who has the power to refuse or change the bylaws, thereby retaining ultimate government control over the Commission. The Commission will initiate its full operations as of June, 1988.

Saskatchewan Gaming Commission

As of September 1, 1987, the Saskatchewan Gaming Commission assumed responsibility for the licensing and administering of bingos, raffles, "breakopens" and casinos in the province – a function performed by the Branch since April, 1977. The Commission is also charged with recommending to the government a comprehensive gaming policy and any necessary legislation.

Saskatchewan Gaming Commission
2nd Floor, 1855 Victoria Avenue
Regina, Sask. S4P 3V7
Phone: 787-5563

Agricultural Implements Board

Under **The Agricultural Implements Act**, the Board works to ensure the availability of repair parts and service for agricultural implements.

During the year, 122 distributors (representing 217 manufacturers) were registered in Saskatchewan. Inspections of 21 distributors' facilities and 285 dealers' facilities were completed. There were 680 dealers licensed and 16 licences were terminated during the year. A total of 123 complaints regarding agricultural implements were received from farmers, dealers and distributors.

The Board continued to survey the major parts depots in Saskatchewan. The depots continued to fill parts orders at a high percentage rate.

Three applications for compensation were received and dealt with. Two await a decision early in the next fiscal year.

Enforcement

Under **The Direct Sellers Act**, there were 24 convictions and 61 rescission rights enforced.

Under **The Pyramid Franchises Act** there was 1 rescission.

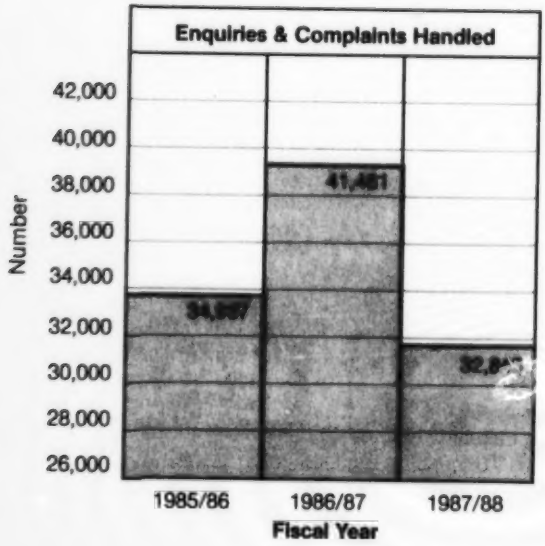
Under **The Investment Contracts Act** there was 1 conviction.

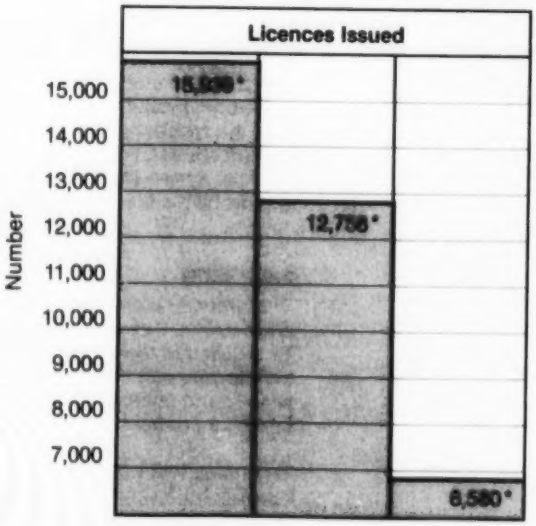
Under **The Sale of Training Courses Act** there were 3 convictions and 13 rescissions.

Audits, Inspections and Reviews

Statute	Number
The Agricultural Implements Act	384
The Cemeteries Act	1
The Collection Agents Act	12
The Credit Union Act, 1985	416
The Motor Dealers Act	452
The Real Estate Brokers Act	103
The Saskatchewan Insurance Act	10
The Trust and Loan Companies Licensing Act	20

Levels of Activity





* Decrease due to change to 5-year licensing and industry self-administration of statutes.

Statistical Summary

Licences Issued	1985/86	1986/87	1987/88
The Auctioneers Act			
Auction Sales Company	38	34	114
Auctioneers	24	25	36
The Cemeteries Act			
Cemetery Owners	8	8	8
Cemetery Salespersons	66	63	63
The Collection Agents Act			
Agents	5	2	7
Collectors	107	93	65
The Credit Reporting Agencies Act			
Agencies	2	1	1
The Direct Sellers Act (year end March 31)			
Vendors	559	666	353
Salespersons	2,518	2,526	1,645
The Investment Contracts Act			
Companies	3	3	1
Salespersons	297	347	176
The Mortgage Brokers Act	6	4	2
The Motor Dealers Act			
Dealers	194	208	150
The Pyramid Franchises Act			
Franchisors	8	20	20
The Real Estate Brokers Act			
Brokers	505	494	459
Salespersons	2,546	2,454	2,640
The Sale of Training Courses Act			
Vendors	8	14	5
Salespersons	59	97	20
The Saskatchewan Insurance Act			
Insurers	417	14	7
The Trust and Loan Act			
Companies	117	107	103
The Agricultural Implements Act			
Dealers	724	727	696
Distributors	126	132	9

Planning and Policy Branch

The Branch provides policy analysis and advisory services to the Department. It is responsible for assisting program managers and the Deputy Minister in policy development through planning and research. The types of activities conducted by the branch include:

- reviewing the implications of federal and provincial initiatives which relate to consumer and commercial affairs and formulating strategy, background and position papers as required;
- co-ordinating legislative and regulatory changes;
- co-ordinating Department-wide projects;
- conducting research and providing policy analysis for program evaluation and development.

The Branch worked on the following Acts, regulations and agreements:

The Business Names Registration Act
The Cost of Credit Disclosure Act
The Film and Video Classification Act
The Partnership Act
The Real Estate Brokers Act, 1987
The Saskatchewan Insurance Act and Regulations
The Prepaid Funeral Services Act Regulations
The Lottery Licensing Provisions
Regulation amendments relating to fee structure under 15 Acts administered by the Department.

The Branch assisted in the development of the provincial Gaming Commission and provided it with ongoing policy support.

A significant portion of the Branch's efforts were allocated to analyzing and responding to Federal proposals on regulating financial institutions. The Branch also participated in consultations on other Federal proposals, including U.S./Canada trade liberalization, bankruptcy, combines investigation and pharmaceuticals. The Branch provided policy support to the Minister in meetings with federal and provincial counterparts and participated in a number of Federal/ Provincial working groups.

Other activities of the Branch included research and analysis of liability insurance issues, protection for insurance consumers affected by insurer insolvency, access to credit by women, and monitoring gas prices and the Consumer Price Index (CPI) for Saskatchewan.

Regional Office

The Saskatoon regional office operates as the delivery system for two Department programs.

- general enquiries and consumer complaint handling (Licensing and Investigation Branch)
- education, extension and communications services (Education and Communications Branch)

Annual statistics regarding the programs delivered from the Saskatoon office are included in reports from each Branch.

1871 Smith Street
Regina
S4P 3V7
Phone: 787-5550

224-4th Avenue South
Saskatoon
S7K 2H6
Phone: 933-5725

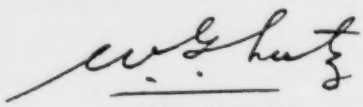
Betty Pearson of Saskatoon, 1967 recipient of the Consumer Award of Excellence, addresses invited guests at the Presentation Ceremony held at the Legislative Building.

Auditor's Report

To the Members of the Legislative Assembly
Province of Saskatchewan

I have examined the balance sheet of the Agricultural Implements Board as at March 31, 1988 and the statement of revenue, expenditure and reserve fund for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Board as at March 31, 1988 and the results of its operations and the changes in its financial position for the year then ended in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.



Regina, Saskatchewan,
June 22, 1988.

W.G. Lutz, F.C.A.,
Provincial Auditor.

Statement 1

Agricultural Implements Board
Balance Sheet
As at March 31

	1988	1987
ASSETS		
Cash	$ 2,995	$ 5,629
Short term investments (at cost which approximates market) (Schedule 1)	69,085	58,938
Accrued interest	98	236
	$72,178	$64,803
FUND BALANCE		
Reserve Fund (Statement 2)	$72,178	$64,803

(See accompanying notes to the financial statements)

Statement 2

Agricultural Implements Board
Statement of Revenue, Expenditure and Reserve Fund
Year Ended March 31

	1988	1987
Revenue:		
Assessment levies	$ 5,751	$ 3,200
Interest income	5,911	5,608
	11,662	8,808
Expenditure:		
Compensation payments	1,594	3,630
Investigations and hearings	2,693	2,816
Miscellaneous	–	29
	4,287	6,475
Excess of revenue over expenditure	7,375	2,333
Reserve Fund, beginning of year	64,803	62,470
Reserve Fund, end of year - to Statement 1	$72,178	$64,803

(See accompanying notes to the financial statements)

Agricultural Implements Board
Notes to the Financial Statements
March 31, 1988

1. **Accounting Policy**

The accounts are maintained on the accrual basis of accounting.

2. **Authority**

The Agricultural Implements Board is continued under The Agricultural Implements Act. Under this Act, a fund known as the Agricultural Implements Compensation Fund, through which all transactions reflected in these statements are conducted, is continued:

a. to pay compensation to farmers;

b. to defray the expenses of investigating and hearing claims for compensation under this Act; and

c. to maintain a reserve fund to pay compensation that may become payable in the future.

3. **Costs Borne by Related Parties**

Administration costs other than those in respect of investigations and hearings have been absorbed by various departmental appropriations and are therefore not reflected in these financial statements.

Schedule 1

Agricultural Implements Board
Schedule of Short Term Investments
Year Ended March 31, 1988

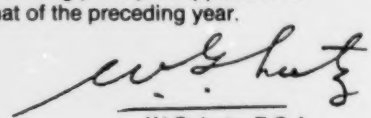
Security	Balance April 1, 1987	Additions	Disposals	Balance March 31, 1988
Credit Lyonnais Bank Bankers Acceptance Maturity June 10, 1987 @ 7.31% Price 98.22945	$58,938	$ -	$ 58,938	$ -
Lloyds Bank Bankers Acceptance Maturity September 9, 1987 @ 8.44% Price 97.96133	-	58,777	58,777	-
Trans Canada Promissory Note Maturity December 12, 1987 @ 9.35% Price 97.52670	-	58,516	58,516	-
Citibank Bankers Acceptance Maturity March 25, 1988 @ 8.94% Price 97.63258	-	63,461	63,461	-
Sumi Tomo Bankers Acceptance Maturity Date May 20, 1988 @ 8.63% Price 98.69325	-	69,085	-	69,085
	$58,938	$249,839	$239,692	$69,085

Auditor's Report

To the Members of the Legislative Assembly
Province of Saskatchewan

I have examined the balance sheet of the Agricultural Implements Compensation Fund as at March 31, 1987 and the statement of revenue, expenditure and reserve fund for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Agricultural Implements Compensation Fund as at March 31, 1987 and the results of its operations and the changes in its financial position for the year then ended in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.



Regina, Saskatchewan.
July 8, 1987.

W.G. Lutz, F.C.A.,
Provincial Auditor.

Statement 1

Agricultural Implements Compensation Fund
Balance Sheet
As at March 31

	1987	1986
ASSETS		
Cash	$ 5,629	$ 9,053
Short term investments, at cost (approximates market) (Schedule 1)	58,938	53,861
Accrued interest	236	698
	$64,803	$63,612
LIABILITIES AND RESERVE FUND		
Accounts payable	$ -	$ 1,142
Reserve fund (Statement 2)	64,803	62,470
	$64,803	$63,612

(See accompanying notes to the financial statements)

Statement 2

Agricultural Implements Compensation Fund
Statement of Revenue, Expenditure and Reserve Fund
Year Ended March 31

	1987	1986
Revenue:		
General assessment	$ 3,200	$ 6,380
Investment interest	5,608	5,202
	8,808	11,582
Expenditure:		
Miscellaneous	29	-
Compensation payments	3,630	-
Investigation and hearing claims (Schedule 2)	2,816	1,877
	6,475	1,877
Excess (deficiency) of revenue over expenditure	2,333	9,705
Reserve Fund, beginning of year	62,470	52,765
Reserve Fund, end of year (Statement 1)	$64,803	$62,470

(See accompanying notes to the financial statements)

Agricultural Implements Compensation Fund
Notes to Financial Statements
March 31, 1987

1. **Accounting Policy**

The accounts are maintained on an accrual basis of accounting.

2. **Authority**

The Agricultural Implements Compensation Fund was established under the authority of The Agricultural Implements Act:

a. to pay compensation to farmers;

b. to defray the expenses of investigating and hearing claims for compensation under this Act; and

c. to maintain a reserve fund to pay compensation that may become payable in the future.

3. **Costs Borne by Related Parties**

All other administration costs are paid by the Government of Saskatchewan from moneys appropriated by the Legislature for such purposes and these costs are not reflected in these financial statements.

Schedule 1

Agricultural Implements Compensation Fund
Schedule of Investment Securities
Year Ended March 31, 1987

Security	Balance April 1, 1986	Additions	Disposals	Balance March 31, 1987
Canadian Imperial Bank of Commerce, Canadian Tire Corporation and Acceptance Investment maturity April 24, 1986 @ 12.45 Price 97.929	$53,861	$ -	$53,861	$ -
Canadian Imperial Bank of Commerce, Canadian Beneficial Promissory Note Due June 25, 1986 @ 9.45 Price 98.42015	-	59,052	59,052	-
Canadian Imperial Bank of Commerce, Dominion Securities/Morgan Bank Bankers Acceptance maturity September 17, 1986 @ 8.65 Price 98.0481	-	58,829	58,829	-
Canadian Imperial Bank of Commerce, TransCanada Pipeline Promissory Note Due December 18, 1986 @ 8.40 Price 98.10351	-	58,756	58,756	-
Wood Gundy/City Bank, Bankers Acceptance Maturity March 12, 1987 @ 8.40 Price 98.10351	-	58,862	58,862	-
Wood Gundy/Credit Lyonnais Bank, Bankers Acceptance Maturity June 10, 1987 @ 7.31 Price 98.22945	-	58,938	-	58,938
	$53,861	$294,437	$289,360	$58,938

Schedule 2

Agricultural Implements Compensation Fund
Schedule of Investigation and Hearing Claims Expense
Year Ended March 31

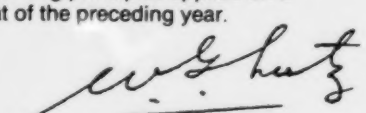
	1987	1986
Investigation	$2,712	$1,877
Rental	104	-
Total Investigation and Hearing Claims Expense (to Statement 2)	$2,816	$1,877

Auditor's Report

To the Members of the Legislative Assembly
Province of Saskatchewan

I have examined the balance sheet of the Agricultural Implements Compensation Fund as at March 31, 1986 and the statement of revenue, expenditure and reserve fund for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Agricultural Implements Compensation Fund as at March 31, 1986 and the results of its operations and the changes in its financial position for the year then ended in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.



Regina, Saskatchewan,
June 17, 1986.

W.G. Lutz, F.C.A.,
Provincial Auditor.

Statement 1

Agricultural Implements Compensation Fund
Balance Sheet
As at March 31

	1986	1985
ASSETS		
Cash	$ 9,053	$ 3,635
Short term investments, at cost (approximates market) (Schedule 1)	53,861	48,650
Accrued interest	698	480
	$63,612	$52,765
LIABILITIES AND RESERVE FUND		
Accounts payable	$1,142	$ -
Reserve fund (Statement 2)	62,470	52,765
	$63,612	$52,765

(See accompanying notes to the financial statements)

Statement 2

Agricultural Implements Compensation Fund
Statement of Revenue, Expenditure and Reserve Fund
Year Ended March 31

	1986	1985
Revenue:		
General assessment	$ 6,380	$ 4,598
Investment interest	5,202	5,803
	11,582	10,401
Expenditure:		
Compensation payments	-	10,133
Investigation and hearing claims (Schedule 2)	1,877	3,931
	1,877	14,064
Excess (deficiency) of revenue over expenditure	9,705	(3,663)
Reserve Fund, beginning of year	52,765	56,428
Reserve Fund, end of year (Statement 1)	$62,470	$52,765

(See accompanying notes to the financial statements)

Agricultural Implements Compensation Fund
Notes to Financial Statements
March 31, 1986

1. **Authority**

The Agricultural Implements Compensation Fund was established under the authority of The Agricultural Implements Act:

a. to pay compensation to farmers;

b. to defray the expenses of investigating and hearing claims for compensation under this Act; and

c. to maintain a reserve fund to pay compensation that may become payable in the future.

2. **Costs Borne by Related Parties**

All other administration costs are paid by the Government of Saskatchewan from moneys appropriated by the Legislature for such purposes and these costs are not reflected in these financial statements.

Schedule 1

Agricultural Implements Compensation Fund
Schedule of Investment Securities
Year Ended March 31, 1986

Security	Balance April 1, 1985	Additions	Disposals	Balance March 31, 1986
Canadian Imperial Bank of Commerce, a/c Bank of B.C. Purchased a Bank of B.C. Mortgage Promissory Note Maturing May 28, 1985 @ 11 1/4% Price 97.30090	$48,650	$ -	$ 48,650	$ -
Canadian Imperial Bank of Commerce, a/c Dominion Securities Pitfield Purchased a CPSL Promissory Note Maturity August 28, 1985 @ 9 1/2% Price 97.66148	-	53,714	53,714	-
Canadian Imperial Bank of Commerce, a/c Nesbitt Thompson Bongard Incorporated Maturity November 26, 1985 @ 9% Price 97.82900	-	53,806	53,806	-
Canadian Imperial Bank of Commerce, a/c Ford Credit Purchase for Motor Credit Company Promissory Note Maturing February 21, 1986 @ 8.989% Price 97.902466	-	53,846	53,846	-
Canadian Imperial Bank of Commerce, a/c Canadian Tire Corp. and Canadian Tire Acceptance, Investment Maturity April 24, 1986 @ 12.45% Price 97.929	-	53,861	-	53,861
	$48,650	$215,227	$210,016	$53,861

Schedule 2

Agricultural Implements Compensation Fund
Schedule of Investigation and Hearing Claims Expense
Year Ended March 31

	1986	1985
Investigation	$1,877	$1,207
Board of Directors	-	2,510
Rental	-	214
Total Investigation and Hearing Claims Expense (to Statement 2)	$1,877	$3,931